

UNIVERSITI TEKNOLOGI MARA

**FACTORS AFFECTING
CUSTOMER'S DECISION IN USING
TABUNG HAJI ATM SERVICES: A
CASE STUDY IN TABUNG HAJI
HEADQUARTER, KUALA LUMPUR**

**SULISA BINTI SUPARDI
2014636224**

**BBA (Hons) Business Administration
Islamic Banking**

December 2017

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**SULISA BINTI SUPARDI
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Thesis submitted in fulfillment
of the requirements for the degree of
**Bachelor of Business Administration
(Islamic Banking)**

Faculty of Business Administration

December 2017

LETTER OF SUBMISSION

21th Dec 2017
Zuraidah Binti Sipon (ISB 672)
Faculty of Business Management
Universiti Teknologi MARA
85009 SEGAMAT
JOHOR DARUL TAKZIM


Dear Madam,

SUBMISSION OF PROJECT PAPER

Attached in this project paper titled **“Factors Affecting Customer’s Decision in Using Tabung Haji ATM Services: A Case Study in Tabung Haji Headquarter, Kuala Lumpur”** to fulfill the requirement needed by the Faculty of Business Management, Universiti Teknologi MARA.

Thank you.

Yours sincerely,



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SULISA BINTI SUPARDI

Bachelor of Business Administration (Hons) Islamic Banking

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AUTHOR'S DECLARATION

I declare that the work in this thesis was carried out in accordance with the regulations of Universiti Teknologi MARA Johor. It is original and is the results of my own work, unless otherwise indicated or acknowledged as referenced work. This thesis has not been submitted to any other academic institution or non-academic institution for any degree or qualification.

I, hereby, acknowledge that I have been supplied with the Academic Rules and Regulations for Undergraduate, Universiti Teknologi MARA Johor, regulating the conduct of my study and research.

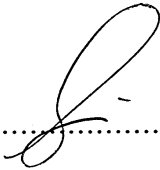
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Thesis : Factors Affecting Customer's Decision In Using Tabung Haji ATM Services: A Case Study In Tabung Haji Headquarter, Kuala Lumpur

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Date : December 2017

ABSTRACT

The aim of this research is to examine the factors that may affect customer's decision in using Tabung Haji ATM services. This study is conducted in order to know whether Tabung Haji customers in Kuala Lumpur accept its ATM services offered. In order to explain the major factor of customer's decision in using Tabung Haji ATMs, this research includes four independent variables which are credibility (CR), ease of use (EOU), and usefulness (USE). To carry out this study, 150 copies of a structured questionnaire will be distributed to the Tabung Haji customers to see the feedback from respondents regarding this ATM facility. Various statistical tools and tests such as descriptive analysis, multiple regression, correlation and ANOVA are used for collected data accurately. It was analysed by using Statistical Packaged for Social Science (SPSS) Version 2.1. This study suffers from three limitations which are lack of experience, time constraint and sample of study. Nevertheless, these limitations provide directions for future study and also give new information in financial innovation of Tabung Haji. The previous study also reveals that all independent variable between credibility, ease of use and usefulness have significant relationship with dependent variable which is customer's decision. This research provide evidence for management in banking industry services to know the services of ATM facilitates services in Islamic bank for the purpose better providing customer service.